

04/05/01

J1044 U.S. PTO

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IBM Docket No. RSW9²⁰⁰¹⁰⁰²¹₂₀₀₀₀₁₀₂US1

In the United States Patent and Trademark Office Patent Application Transmittal

Transmitted herewith for filing is the Patent Application of:

Inventors(s): Mark E. Peters

For: **Enhanced Protection for Account-Based Transactions Through the Use of
Personal Authorization Criteria**

Assignee Name: International Business Machines Corporation

Assignee Residence: Armonk, New York

Enclosed are

23 pages of specification, including **11** claims, plus **5** sheets of **Formal** drawings.

☒ An assignment to International Business Machines Corporation, Armonk, New York 10504.

A certified copy of a/an application.

☐ Declaration and Power of Attorney.

☐ PTO-1449 & references

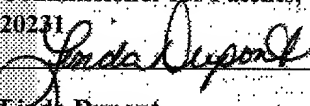
☐ A return post card

Other:

Filing Fee Calculation (For Other Than Small Entity)

Basic Fee:							\$710.00
Claims Fees:		Filed	Limit	Extra		Rate per Extra	
Total claims:		11	20	0		\$18.00	\$0.00
Independent claims:		4	3	1		\$80.00	\$80.00
1	Multiple Dependent Claim Presented					\$270.00	\$270.00
Total							\$1,060.00

Please charge the Deposit Account identified below for the **Total** set forth above. The Commissioner is authorized to charge payment of any additional filing fees required under 37 CFR §1.16 and any patent application processing fees under 37 CFR §1.17 or to credit any overpayment to the identified account. A duplicate copy of this sheet is enclosed.

Express Mail Certificate	
Mail Label Number: EK873465452US	
Date: April 5, 2001	
I hereby certify that I am depositing the papers identified above with the U.S. Postal Service "Express Mail Post Office to Address" service on the above date, addressed to the Assistant Commissioner for Patents, Washington, DC 20231.	
 Linda Dupont	

BY: Gerald R. Woods

Gerald R. Woods

Attorney of Record Reg. No. 24,144

Date: April 5, 2001

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